

What you need to know about...

Fund Supermarkets

As professional independent financial advisers, we always recommend that clients save or invest their money into a portfolio of different funds, thus spreading the risk across different types of assets, and regions. This factsheet aims to explain how fund supermarkets allow you to invest your money in one place, but have access to virtually every investment fund.

What are fund supermarkets?

The concept of a fund supermarket is a simple one. Essentially, the supermarket is a single product or platform, which gives access to a number of fund managers. Like a supermarket, under one roof, you can have access to every product you might want, from the various specialists in their fields.

This means that you have the benefit of administration in one area, and have the maximum possible choice of funds.

Benefits to you

The main benefit to you is to be able to shop around for the best funds on the market. For example, if you were to set up a portfolio of funds outside a fund supermarket, you might have to deal with 5 or more different companies. Alternatively, you might choose to invest all your money with one investment company, but they might not offer competitive investment funds in every area.

By choosing a fund supermarket you get ease of administration, and maximum fund choice.

Some supermarkets also give discounts on charges because they invest so much money with the providers.

Why do you need maximum choice?

There will always be some funds that are better than others; of course, some fund managers specialise

in some sectors rather than others. By having the choice of many fund managers, we have the best chance of achieving better growth in your money over the long-term.

Which products are offered by fund supermarkets?

Most money invested in fund supermarkets is in the form of collective investments such as unit trusts, OEICs, ISAs and investment trusts. We are on hand to give advice as to which type of product is most appropriate to your needs, and then to offer advice on which funds to select.

Some fund supermarkets are now offering limited access to other types of product such as pensions and investment bonds.

Re-registration

Many people will have taken out ISAs, PEPs and unit trusts before the launch of fund supermarkets. Product providers now offer the chance to consolidate all your existing assets into one platform without having to sell the underlying assets. This is known as re-registration.

This gives you the benefit of keeping the existing tax structure without having to restructure your assets. In the case of ISAs and PEPs, you do not lose your tax-free wrapper.

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Switching funds

Of course, from time to time you may need to switch funds within your product. Fund supermarkets allow you to select new funds, even with different fund managers, all under the same platform.

The only downside to this is that there are sometimes charges and tax consequences to switching funds, so this should only be done with advice.

Managing risks

Since the fund supermarket offers such a wide variety of funds, you can build a portfolio of assets from the safest to the most speculative. We can help with this process to make sure that you get the best portfolio for your needs.

Other features

You still receive other features such as the ability to take withdrawals and income from your investments.

Choosing the right investments

This is where our services come in. We offer advice and research on choosing the right platform for your investments, and which type of investment is best for you.

We can then use detailed analysis tools to drill down into the best performing funds and portfolios, also examining the chances for out-performance in the future. This process gives you the best chance to get safe results and good returns for your money, whatever your attitude to risks.

Reviewing your investments

You wouldn't buy an expensive car without getting it regularly serviced, and the same should be true of your savings and investments.

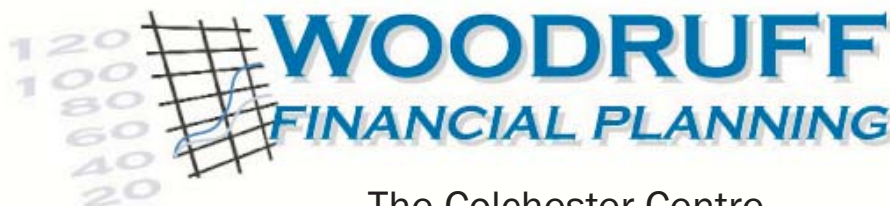
We offer a portfolio management service, which enables us to examine all the vital aspects of your portfolio on a regular basis. This service looks at areas such as the performance of the fund, the risks taken, and the rebalancing of the funds to maximise potential. We then organise regular meetings to discuss your progress, re-establish your goals, and give guidance on the products.

Why use us?

1. **Free** initial consultation
2. **Guaranteed** satisfaction with our advice
3. **Fee-based** - no commission hungry salesmen
4. **Fully independent** from insurance companies
5. **State of the art research tools**
6. **Regular contact & services to suit you**

Call today for independent financial advice on this or any other issue on

01206 266882 or email **advice@woodruff-fp.co.uk**



The Colchester Centre
Hawkins Road
Colchester
CO2 8JX

www.woodruff-fp.co.uk

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